

Information to identify the case:

Debtor 1

Cross Brandon Kirkland

Social Security number or ITIN xxx-xx-8069

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-11557-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cross Brandon Kirkland

6/6/23**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cross Brandon Kirkland
Debtor

Case No. 18-11557-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2023:

Recip ID	Recipient Name and Address
db	+ Cross Brandon Kirkland, 36 Michael Drive, Tinton Falls, NJ 07712-7532
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517298065	+ Dental Sleep Care, 2240 Hwy 33, Ste 14, Neptune, NJ 07753-6104
517298066	+ Hill Wallack LLP, 202 Carnegie Center, P.O. Box 5226, Princeton, NJ 08543-5226
517298070	+ Rose Glen Condo Assn, 200 Valley Rd, Ste 203, Mount Arlington, NJ 07856-1320
517317950	+ Rose Glen at Tinton Falls, Condominium Assoc. Inc., Hill Wallack LLP-Attn: Elizabeth Holdren, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
518982920	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 06 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Jun 07 2023 00:57:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 06 2023 21:06:00	Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366
519038128	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 06 2023 21:06:00	Freedom Mortgage Corporation, 10500 Kincaid Dr. Attn: BK Dept., Fishers, IN 46037-9764
519038129	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 06 2023 21:06:00	Freedom Mortgage Corporation, 10500 Kincaid Dr. Attn: BK Dept., Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Dr. Attn: BK Dept., Fishers, IN 46037-9764
517401717	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 06 2023 21:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517325606	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 06 2023 21:06:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
517298069	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 06 2023 21:06:00	Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
517298071	^ MEBN	Jun 06 2023 21:03:11	RoundPoint Mortgage, P.O. Box 19409, Charlotte, NC 28219-9409

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517424603	^	MEBN	Jun 06 2023 21:04:02	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517427285		EDI: AIS.COM	Jun 07 2023 00:57:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
517433417	+	EDI: AIS.COM	Jun 07 2023 00:57:00	Verizon by American InfoSource LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517298067	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517298068	##+	KML Law Group, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Elizabeth K. Holdren	on behalf of Creditor Rose Glen at Tinton Falls Condominium Association Inc. eak@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Steven J. Abelson	on behalf of Debtor Cross Brandon Kirkland sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 11